

[40108/00101]

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor(s) : Steven BECHHOFFER et al.  
Serial No. : 09/680,923  
Filing Date : October 6, 2000  
For : System and Method for Managing Risk and Opportunity  
Group Art Unit: : 3623  
Examiner : Susanna M. Meinecke Diaz


RECEIVED  
CENTRAL REGISTER  
JAN 10 2005

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**NOTICE OF APPEAL**

Applicants hereby appeal to the Board of Patent Appeals and Interferences from the decision of the Examiner made in the Final Office Action dated September 10, 2004 rejecting claims 1-16.

Dated: January 10, 2005

By:   
Michael J. Marcin (Reg. No. 48, 198)

01/11/2005 BBONNER 00000022 09680923

02 FC:1401

500.00 OP

Fay Kaplun & Marcin, LLP  
150 Broadway, Suite 702  
New York, NY 10038  
(212) 619-6000 (telephone)  
(212) 619-0276 (facsimile)